

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: M. W. Brown et al	§	Group Art Unit 3693
	§	
Serial No.: 10/046,997	§	Examiner: K. B. Bartley
	§	
Filed: 01/16/2002	§	Atty Docket No.: AUS920010746US1
	§	
Title: CREDIT AUTHORIZATION	§	Customer No. 35,525
SYSTEM AND METHOD	§	Confirmation No: 6351

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**RESPONSE TO OFFICE ACTION**

Dear Sir:

This is a Response to the Office Action dated January 9, 2007 (hereafter "the Office Action"). Claims 1-19 are in the case. Applicants present the following remarks demonstrating that the case is in condition for allowance.

Please do not amend the above-identified application or claims.

Remarks begin on page 2 of this paper.